

Information to identify the case:

Debtor 1	Jessica Margaret Struble
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First Name	Middle Name	Last Name
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Social Security number or ITIN xxx-xx-4448

EIN _____

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN _____

EIN _____

United States Bankruptcy Court District of New Jersey

Case number: 18-20934-KCF

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Margaret Struble

8/29/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jessica Margaret Struble
 Debtor

Case No. 18-20934-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Jessica Margaret Struble, 1617 NW Central Ave., Apt. 3, Seaside Park, NJ 08752-1126
 517562693 Audi Financial, PO Box 5215, Carol Stream, IL 60197-5215
 517562694 +Citibank, co Tenaglia & Hunt, P.A., 395 W. Passaic Ste 205, Rochelle Park, NJ 07662-3016
 517562695 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517562696 +Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517562702 +Ocean County Superior Court, Special Civil Part re DC001211-17, 118 Washington Street, Toms River, NJ 08753-7626
 517562703 +Sirius Satellite Radio, 1221 Avenue of the Americas, New York, NY 10020-1010
 517562704 +Synergistic Communication, Inc., co Synergistic Communication, Inc., 5450 N.W. Central #1000, TD Bank, Houston, TX 77092-2016
 517562707 +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
 517562710 +Web Bank, co Oliphant, 2601 Cattlemen Rd Ste 300, Sarasota, FL 34232-6231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2018 23:30:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 29 2018 23:30:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517562692 +EDI: AMEREXPR.COM Aug 30 2018 03:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 517562697 E-mail/Text: ebn@rwjbh.org Aug 29 2018 23:30:55 Community Medical Cener, PO Box 29969, New York, NY 10087-9969
 517562699 +EDI: NAVIENTFKASMDOE.COM Aug 30 2018 03:08:00 Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 517562698 +EDI: NAVIENTFKASMDOE.COM Aug 30 2018 03:08:00 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517562700 EDI: CBSKOHL.S.COM Aug 30 2018 03:08:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
 517562701 +E-mail/Text: bk@lendingclub.com Aug 29 2018 23:30:59 Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
 517562705 EDI: TDBANKNORTH.COM Aug 30 2018 03:08:00 TD Bank, 6000 Atrium Way, Mount Laurel, NJ 08054
 517562706 +EDI: ECMC.COM Aug 30 2018 03:08:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
 517562709 +E-mail/Text: vci.bkcy@vwcredit.com Aug 29 2018 23:30:45 Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
 517562708 +E-mail/Text: vci.bkcy@vwcredit.com Aug 29 2018 23:30:45 Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
 517562711 +EDI: BLUESTEM Aug 30 2018 03:08:00 WebBank, 215 State St. #800, Lake City, UT 84111-2339

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
 Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Aug 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William H. Oliver, Jr. on behalf of Debtor Jessica Margaret Struble bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 4